

**191—13.3 (505,522B) Requirement for prohibited persons to obtain consent.**

**13.3(1)** A prohibited person shall not engage in or transact the business of insurance in the state of Iowa without the consent of the commissioner of insurance of the person's resident state.

**13.3(2)** A prohibited person who is a resident of Iowa must receive a consent from the commissioner before the division will consider any application or request for a license, certification, certificate of authority, or other permit or approval issued or granted by the division related to engaging in or transacting the business of insurance in Iowa.

**13.3(3)** A prohibited person engaging in or transacting the business of insurance in Iowa without the consent of the insurance commissioner of the person's resident state is in violation of these rules, is subject to the penalties of this chapter, and risks federal criminal and civil sanctions and penalties.

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